## Hub's Misfortunes.

## Withstanding the Shock Right Grandly.

The Humboldt and the International the Only Suspensions---But Few More Expected To Go Down--- Meeting of the Fire Underwriters Yesterday.

Remarkable Prophecy About Boston Mansard Roofs.

New York State Companies Lose Over \$5,000,000.

FOREIGN COMPANIES HEAVY SUFFERERS.

Examination of Connecticut Companies Show Losses of \$3,000,000.

## PROPOSED INCREASE OF INSURANCE RATES.

The excitement among the insurance officials was yesterday unabated. Later returns from their on agents in many cases gave more cause for hope to some companies, and showed their actual osses to be less than at first estimated, while others were grieved to learn that they were more heavily involved than first despatches indicated. Broadway, where most of the companies' offices are situated, was the CENTRE OF AN INSURANCE PANIC

almost, and insurers and insured alike partook of the excitement. The publication in the HERALD yesterday of the losses did not appear to satisfy the patrons of the various companies, who crowded the offices to learn by actual investigation of the solvency of the concerns in which they are insured. Insurance brokers and other officials hurried about with anxious visages in search of the latest intelligence, and hundreds expressed their fears for the stability of companies known to be solvent previous to this natest disaster. There were many rumors affoat as to the condition of some companies who declared on their bulletin boards that they were not seriously affected. One gentleman stated that he knew of his personal knowledge that a number of companies had placed their losses at one-half what they actually sustained. Said he :-"I tell you, sir, you can't

RELY UPON ANY OF THESE COMPANIES. There is the —— Company, who say their loss is but \$100,000. I would make amdavit it is \$200,000. Many of these companies will require all their surplus and nearly all their capital to pay loases, yet they profess to be solvent and able to reinsure their risks. They continue to take new risks without making up their impairment, and may go up in a balloon any moment when a pres-sure comes." This view of the case was taken by others, who said that THE PUBLIC WOULD HAVE NO SECURITY

antil the Insurance Department of the State overhauled the companies and compelled them to make

on great cause of the large losses to the companies is the rivalry that had existed between them. They have carried on a

REGULAR CUTTHROAT GAME to deprive each other of the business and have been very careless in the selection of risks. For several months there has been a marked competition between the Boston and New York companies, for the business of the great mercantile houses that have been just swept out of existence, as it was considered a safe risk. Boston companies, however, excelled New York companies by giving cheaper rates and the New York companies were driven into securing factory and mill risks instead. Consequently our companies come out less damaged than the Boston companies, many of which have suspended and are irretrievably lost by put-

COMPANIES KNOWN TO HAVE SUSPENDED are the Humboldt and the International, although rumors respecting the collapse of others last even-ing flew around thick and fast, and reporters had a busy time chasing the canards and running them down to find them untrue. The International, at a meeting of its Executive Board, was forced into a receivership, two elements contending for the selection of the receiver. The officers selected Mr. John Camerden, but the Court appointed Jarvis Slade, who justified in bonds of \$100,000 and yester-day assumed charge. The capital of \$500,000 is in real estate at 179 Broadway, where the office is situated. It claims a surplus of \$450,000, and says sure its risks and a balance of twenty-five or thirty per cent to divide between stockholders.

The rumor of the suspension of the Corn Ex-change is premature. They place their assets at \$270,000, losses in Boston at \$100,000, which reduces assets to \$170,000. Allowing \$60,000 for reinsurance, \$110,000 would be left for stockholders. At a meeting of the stockholders and directors held yesterday the Boston loss was subscribed in full, and the company continue on their old capital and

entertained, has a surplus, after paying all losses, of \$300,000; but \$100,000 to keep that line of secu rity unbroken was subscribed and paid in yester-

The exact amount of salvage, which will reduce or increase the estimated losses, has not been ascertained; but a despatch from a leading Boston underwriter yesterday placed it from eight to fifteen per cent.

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Yesterday afternoon a Herald reporter called at the offices of the Humboldt, Star, International, People's and Hofman Insurance Companies, it having got abroad that these companies had suspended. The rumors in reference to some of the companies having suspended were totally groundless, as the reports will show.

The International Insurance Company has suspended, and Mr. Savage, the President of the company, assured the Herald reporter that it would be able to pay one hundred cents for every dollar of its indebtedness.

The Humboldt Fire Insurance Company has also suspended and appointed Mr. Mulligan as receiver. The following is the statement:—Assets, \$275,000; liabilities, \$200,000. The reason of the small assets of this company is that for some time previous to the Boston fire its losses were very heavy, and consequently its losses in Boston have a greater effect than they would otherwise have had. The President does not think that the company will be able to pay any more than seventy-five cents on the dollar and thinks that doing that much will be doing a great deal.

It was also reported that the Star Fire Insurance Company had suspended, but such a step would have been altogether unnecessary, as will be seen from the following official statement:—Capital, \$200,000; surplus, \$205,000; assets, 405,000; total loss by the Boston fire, \$130,000. These figures of the losses are from the company's agent in Boston; but it is highly improbable that in the existing state of affairs a correct estimate of losses could be made.

The Hoffman Insurance Company was reported to have

made.

The Hofman Insurance Company was reported to have suspended, but the gentlemanly officers would vouchsafe no one any information in reference to their condition. A report was received last night that the People's Fire Insurance Company, of Worcester, Mass., had suspended. Its New York agents, at 202 Broadway, had not, up to a late hour, received any official information as to the suspension, but entertain fears that the company will have to suspend, as its losses are yery heavy.

There were many reports about the suspend of the suspe

HOW NEW YORK FEELS THE BLOW substitute as to whether the impairment should be made up, and an affirmative decision resulted. It was resolved to make up the losses. One hundred and seventy thousand dollars was subscribed, half of it on the spot, to make up the deficiency. This puts the company on a firm footing for the future.

future.

THE MARKET.

was also reported to be in a very bad way. Upon inquiry it was found that from total assets amounting to \$270,000, fully \$100,000 has been lost to them by the Boston fire. In this case also the directors resolved to make up the deficiency and go on. There is, therefore, no truth in the suspension. It will be remembered that this plucky company auffered severely from the Chicago fire and was obliged to suspend for a time, ultimately resuming business.

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THE NATIONAL

was said to be in danger of suspension. On total assets of \$340,000 their losses by the fire have been \$140,000. This sum, however, will be paid in full, and the stockholders have pledged themsavies to subscribe \$100,000 more to make up the deficiency in the capital. So this company also is all right.

Escaped unhurt by the foresight of its President. He heard Mr. Oakley make his address over a year ago on the danger of Mansard roofs, and at the time resolved to take no risks in Boston on this account. As the result has proved he was right, and now comes out not one dollar the loser, where so many have been seriously imperilled. On Saturday evening an agent went into the People's, of New York, and wanted to insure Stewart's Boston property. The rate he offored was forty-five on a thousand, but this seemed too low to the company and they rejused it. This saved them from a large lose. Many similar incidents of thing on the danger fortune of the insurance courage has been shown under the saved by the fact that they will not take risks out of town, and one—the 8t. Nuchoiss—by the fact that its Boston agent was much more years of the saved by the fact that they will not take risks out of town, and one—the 8t. Nuchoiss—by the fact that its Boston agent was much more property insured. Thus large sums have been isto their greates sums complain bitterly that not only have they been too easy in giving insurances, but that the rates are altogether too low for the class of property insured. Thus large sums have been lost where they should not have been, and altogether they been too easy in giving insurances, but that the rates are altogether too low for the class of property insured. Thus large sums have been lost where they should not have been, and altogether they should not have been and many of the low

cornice.
No. 1,200 Broadway, northeast corner of Twentyninth street.—This house is used as a hotel, and has
a roof 24 feet high, all of wood.
Nos. 1,182 to 1,192 Broadway, southeast corner
of Twenty-ninth street—roof 16 feet high.
Nos. 1,101 and 1,179 Broadway, northwest corner
of Twenty-seventh street—roof 16 feet high.
Nos. 661 to 667 Broadway—roof 27 feet high, or
2% stories.

Nos. 661 to 667 Broadway—roof 27 feet high, or 2% stories.

Nos. 895 to 991 Broadway, southwest corner of Twentieth street—roof 21 feet high, or 1% story.

Nos. 184 and 186 Grand street—roof 18 feet high.

Nos. 185 and 146 Grand street—roof 18 feet high.

Nos. 115 and 117 Worth street, northwest corner of Eim street—roof 16 feet high.

Nos. 68 and 70 William street, northeast corner of Cedar street—roof 11 feet high.

Buildings on the east side of Lexington avenue, bounded by Forty-first and Forty-second streets and Lexington avenue—roof 14 feet high.

Nos. 128 to 138 East Sixtleth street—roofs 10 feet high.

high. Nos. 140 to 148 East Sixtleth street—roofs 7 feet

Nos. 140 to 148 East Sixtleth street—roofs 7 feet high.

Nos. 154 to 170 East Sixtleth street—roofs 11 feet high.

Nos. 141 to 171 East Sixtleth street—roofs 12 feet high.

On receiving this report the "select committee" was convinced that their had been a great neglect of duty on the part of the officials charged with the supervision of the erection of buildings, but on referring to the law for 1806:—

Sec. 15. All side or party and front or root walls not

Sec. 15. All side or party and front or rear walls not corniced, and where no gutter is required on any building over inteen feet high, shall be built up and extended at least tweive inches above the root, and shall be coped with stone or iron, provided that where partition walls are carried up, and where Mansard or French roots are built over a hotel or block of houses the partition and division walls may be carried up above the roofing and coped with some fre preof material, or shall be carried up to the under side of the roof-planking; and the roof-planking must, in all such cases, have a space of at least four inches left, extending the entire length of the wall between the ends or sides of said planking, filled up to the top of the planking with good mortar, and the stating or other roof material may then be carried over the same.

This they consider equivalent to doing away with coped or fire walls upon every building with a Mansard roof. They reported that they could see nothing in the law to prevent one from building three, four or even five stories of wood on top of their houses, provided they were covered with state.

The committee further state that when they con-

Amasard roof. They reported that they could see nothing in the law to prevent one from building three, four or even five stories of woed on top of their houses, provided they were covered with slate.

The committee further state that when they consider the fact that a majority of roofs are put on houses without having the safety wall run up to their full height, they see no way of protecting the buildings from destruction should one of them take fire. They also state that those who are familiar with the construction of Mansard roofs in Paris, where they originated, know that it is required in all cases that the walls should extend above the horizontal and also the slope of the roof, and are never allowed to be used in their construction, except as inner planking. The plea that has been been put forth that coping such walls destroys the architectural beauty of the building can be most easily refuted by examining such buildings as the National Park Hank, the Equitable Life insurance Company, the New York Heralds and several others, all highly ernamental, and where the copings have been made to add to the architectural effect and at the same time afford a perfect protection. The roofs of all these buildings are entirely constructed of iron and stone, without any woodwork being used, the plastering even being on iron lathing.

In speaking of the economy of building cheap Mansard roofs the report of the committee says:—"False economy has more to do with this filmsy class of buildings than anything else, good architectural effect being secured at the expense of safety, and by endangering all surrounding property. If does not require a prophet to predict that circumstances might arise by which entire rows could be destroyed, as the so-called copings would interpose no obstacle." In referring to some of the hotels, dwellings, asylums, &c., of New York the reports says that "these tops are nothing less than huge tinder-boxes."

Pranklin and Devonshire streets, Boston, are notable examples of this class of defective buil

face at every fifty teet.

The following are the latest reports of all the New York companies, as collected on personal application by the Herald reporters:

NEW YORK CITY A. D STATE COMPANIES.

as to the suspension, but entertain fears that the company will have to suspend, as its losses are grey heavy.

There were many reports about yesterday that THE STANDARD INSURANCE COMYANY had would up its amairs. A reporter of the HERALD found that these reports were not true. It is true the Standard lost very heavily by the fire—to the amount of \$275,000; but a first in fire \$10,000. No impairment; loss true the Standard lost very heavily by the fire—to the amount of \$275,000; but a first in fire \$10,000. No impairment; loss 70,000.

no loss
Broadway—Amets, \$407.080. Ko risks and no loss.
Brewers and Malisters—Gapital, \$200,000; surplus,
\$160,000; risks in fire, \$56,000. Will pay loss out of
surplus; no amessments.
Columbia—Gapital, \$500,009; surplus, \$150,000;
risks on fire, \$160,000. Will go on unimpaired,
paying losses out of surplus, and ameess if necessary. sary
ity—Capital \$210,000; surplus, \$250,000; risks on
fire, \$130,000. Will pay from the surplus and
assess, if deemed advisable
onlinental—Assets, \$4,000,000; risks on fire about
\$400,000. Will pay out of surplus
ommercial—Capital, \$200,000; surplus, \$140,000;
risks in fire, \$70,000. The loss will be paid out of
surplus in fire, \$100,00. Loss will be paid out of surplus.

Glizens "Capital, \$334,000; surplus, \$550,000; risks in fire, \$250,000. No impairment, and losses will be paid out of surplus.

Commerce, Albany "The officers of this company decline to give any details, on the ground that do not know their condition.

Commerce, New York.

Exchange—Capital, \$200,000; surplus, \$72,500; risks in fire, \$15,000. Loss will be paid out of surplus.

Eagle—Assets, \$675,000. No risks in fire, \$15,000. The risks fire, \$25,000. Will pay out of surplus.

Firement's—Capital, \$20,000; surplus, \$50,000; risks fire, \$25,000. Will pay out of surplus, \$100,000; risks, \$100,000. Will pay loss out of surplus, risks, \$100,000. Will pay loss out of surplus.

Firement's—Capital, \$20,000; surplus, \$100,000; plus. plus.

Piromen's Fund—Capital, \$19,000; amplus, \$37,000; risks in fire, \$5,000; in the cuty \$15,000. Have surplus of \$32,000, out of which to pay loss of trumen's Trust—Assets, \$245,000; risks in fire, \$5,000. Parragut—Assets, \$200,000; risks in fire, pay out of surplus. pay out of surplus.

Glen's Falls,
Guardian—Capitai, \$200,000; surplus, \$50,000; risks
in fire, \$65,004. Will pay out of surplus and make
assessing the state of the surplus and make
assessing the \$500,000; surplus, \$675,000;
risks in fire, \$500,000. Will pay out of assets and
probably fire \$500,000. Will pay out of assets and
probably fire \$500,000. Will pay out of assets and
green with—Assets, \$515,009; no loss
Getherd—Capital, \$400,000; assets, \$525,000; risks
in fire, \$22,6600. Will pay out of surplus
German American—Assets, \$1,472,706; risks in fire,
\$10,275. Ample surplus to cover all emergencies.
Globe—Assets, \$514,559; risks in fire, \$27,009. All
right 109,000 

Humbold—Suspended; assets and liabilities not assertained. Hanover-Capital, \$400,000; surplus, \$550,000; risks in fire, \$200,000 Impairment will be made up... Hope—Capital, \$150,000; surpnus, \$70,000; risks in fire, \$60,000. Impairment will be made up by subscription.

Howard—Assets, \$690,000. No loss.

Hoffman—Assets, \$690,000. No loss.

Hoffman—Assets, \$690,000. Ni lodges, the President, still refuses to give any facts; loss believed to be heavy.

Importers and Grocers—Capital, \$200,000; surplus, \$50,000; risks in fire, \$60,000. All right.

Irving—Capital, \$200,000; surplus, \$2,330. Refused to give flurners of loss; believed to be...

Internationni—Assets, \$500,000; risks in fire, between \$500,000 and \$100,000. Fished in hands of temporary receiver, Jarvis Shade; will (they say) pay deliar for dollar, reinsure their risks and have dividend of \$50 30 per cent for stock. holders.

Jefferson Insurance Company—Has a capital of \$20,000 and a surplus of \$25,000. The total of the insurances granted in Boston is \$15,000, and the loss suffered \$10,000.

Kings County Insurance Company—Has a capital of \$150,000 and a surplus of \$120,000. The third resess \$15,000. Rickerbocker Insurance Company—Has a capital of \$150,000 and control as a surplus of \$120,000. And their losses \$15,000. Rickerbocker Insurance Company—Has a capital of \$150,000 and control as a capital of \$

surances in Boston are \$30,000, and their losses \$15,000.

Rhickerbocker Insurance Company—Has a capital of \$300,000, a surplus of \$117,000, and they had no risks whatever in Boston, and consequently no losses.

Lamystre Insurance Company—Has a capital of \$100,00 and a surplus of \$111,000. Their risks in Boston were \$20,000, and their losses \$5,000.

Lamaar Insurance Company—Has a capital of \$200,000 and a surplus of \$50,5177 The losses of this company in Boston are \$75,000. The director's held a fluctuity Yesterday and resolved to make good the impairment of \$25,000, and the company will condinue to do business as usual.

Lenox Fire Insurance Company—Has a capital of \$150,000 and a surplus of \$150,000 and a surplus of \$150,000. The risks in Boston amounted to \$25,000 and the losses to \$16,000—about two thousand dollars less than at first reported.

Long Island Fire Insurance Company—Has a capital of \$200,000 and a surplus of \$200,000. It had no risks and no losses in Boston whatever. This company has a few policies issued on East Boston, but has no agouts and does not write for Boston.

Boston.

orillard Fire Insurance Company—Has a capital oris300,000 and a surplus of \$20,000. Its loss by the Boston fire is \$100,000, not counting sulvage, and the deficiency in the surplus of \$20,000 will be promptly made up by the stockholderss...

lanufacturers and Builders' Fire Insurance Company—Has a capital of \$200,000 and a surplus of \$34,200. The company had no risks and no losses in Boston.

1894.20. In company had no risks and no losses in Boston.
Market Fire Insurance Company—Has a capital of \$200,000 and a surplus of \$70,000. The total loss to the company by the Boston fire is \$120,000. There were reports around town yesterday that this company had wound up, but they were without iounitation. The directors hold a meeting to-day, at which it will be resolved to pay the \$50,000 taken from the capital to pay the losses and assess the stockholders for the same. In the meantline the company goes on with its business.

has a capital of \$20,000 and a surplus of \$20,000. The risks in Boston were \$25,000 and the losses \$25,000. Mechanics' (of Brooklyn) Fire Insurance Company has a capital of \$160,000 and a surplus of \$90,000. The total amount of risks in Boston was \$10,000 and the losses \$5,000. Mercantile Fire Insurance Company has a capital of \$200,000 and the surplus in \$90,000. The total attention of \$200,000 and the surplus of \$65,000 and the losses also are \$65,000 and a surplus of \$200,000. The company of New York has a capital of \$200,000 and a surplus of \$200,000. The company declined to give its losses upon the fire, but they are estimated to be about \$100,000. The risks are about \$160,000, all of which may be found to be lost.

Metropolitan Fire Insurance Company has a capital of \$300,000 and a surplus of \$100,000. The company had no agents in Boston, and writes no risks outside of New York and suburbs. Besides the surplus of \$100,000 they hold Alabama claims to the amount of \$100,000 they hold Alabama claims to the a

5,000

claims to the any present. This doubles the surplus the surplus of \$150,000 and a surplus of \$180,000 and a surplus of \$180,000. It had risks in Boston amounting to \$10,000, and the losees are \$5,000.

Nassau Fire Insurance Company has a capital of \$200,000 and the surplus is \$225,000. The Company had no risks whatever in Boston and no 

this company were \$20,000, and the losses foot up to \$15,000. New York Fire Insurance Company—Capital, \$300,000: surplus, \$100,000. No risks in Boston and no losses.

Niagara Fire Insurance Company—Capital, \$1,000,000; surplus, \$300,000. The total risks assumed by the company were \$306,000, of which lers than \$300,000 is a loss to the company. This is covered by the surplus.

North River Fire Insurance Company—Capital, \$200,000; surplus \$159,000. The company had no risks and no losses in Boston.

Pacific Fire Insurance Company—Capital, \$200,000; surplus \$299,702. The risks in Boston assumed by this company were \$25,000; the losses are \$15,000.

Park Fire Insurance Company—Capital, \$200,000. Surplus, \$200,000. No risks and no losses in Boston assumed \$25,000. No risks and no losses in Boston. People's Fire Insurance Company, of New York—Capital, \$150,000; surplus, \$104,500. Had no risks and no losses in Boston.
People's Fire Insurance Company, of Newark—Capital, \$200,000; surplus, \$30,000. The risks this company assumed in Boston were \$18,490, but it suffers no losses.
Peter Cooper Fire Insurance Company—Capital, \$100,000. No risks in Boston and no losses in Boston and no losses in

Peter Cooper Fire Insurance Company—Capital, \$100,000. No risks in Boston and no losses in Boston. Pheenix, of Brooklyn—Capital, \$1,000,000; surplus, \$1,002,991. This company had risks in Boston and in the suburbs to the extent of \$2,000,000. Or this the company surfers a loss of \$450,000. This is the total loss, not considering what salvage may be made.

Relief Fire Insurance Company—Capital, \$200,000; surplus, \$500,000. The total amount insured by this company was \$150,000. Or this \$50,000 was in the burned district, and is lost. The company is all right, the officers say. Republic Fire Insurance Company—Capital, \$500,000; surplus, \$275,000. Insured in Boston to the extent of \$200,000, all of which was in burned district and is a loss. Resolute Fire Insurance Company—Capital, \$200,000 is surplus, \$70,000. Ind risks amounting to \$40,000 in the burned district, and this is a loss. This company escaped by the fact that it does no agency business.

Rugers—Fire Insurance Company—Capital, \$200,000. No risks and no losses in Boston.

8t. Nicholas Fire Insurance Company—Capital, \$200,000. No risks and no losses in Boston. \$15,000. Safeguard Fire Insurance Company—Capital, \$200,000; surplus, \$103,000. The company—Capital, \$200,000; surplus, \$225,000. The total amount of insurances granted on Boston property was \$330,000. The total losses are \$75,000. The directors of the company—Capital, \$200,000; surplus, \$225,000. The total amount of insurances granted on Boston property was \$330,000. The total losses are \$75,000. The directors of the company—Capital, \$200,000; surplus, \$225,000. The total amount of insurances granted on Boston property was \$330,000. The total amount of insurance straited on Boston property was \$330,000. The total amount of insurance subscribed \$170,000 to this purpose....

8tar Fire Insurance Company—Capital, \$200,000; surplus, \$225,000. The total amo

\$130,000. Fire Insurance Company—Capital, \$205,000; surplus, \$22,00. No risks and no losses, tuyves after the Insurance Company—Capital, \$200,000; surplus, \$120,000. No risk and no loss in

\$200,000; surplus, \$150,000. No risk and no loss in Hoston
Tradesmen's Fire Insurance Company—Capital, \$450,000; surplus, \$200,000. The losses of this company in the Boston fire amount to \$220,000. The directors have subscribed \$70,000 to make the capital stronger.
United States Fire Insurance Company—Capital, \$250,000; surplus, \$216,000; risks in Boston, \$10,000; loses
Washington Fire Insurance Company—Capital, \$200,000, surplus, \$200,000; sing Boston, \$70,000.
The Board of Directors subscribed the deficiency, so as to leave the capital unimpaired.
Westcheater Fire Insurance Company—Capital, \$200,000; surplus, \$277,831; risks in Boston, \$10,000. surplus, \$277,831; risks in Boston, \$10,000.000; losses in Boston fire, \$76,000.

Williamsburg City Pire Insurance Company— Capital, \$250,000; surplus, \$309,000; risks in Bos-ton, \$250,000; losses in Boston fire, \$100,000...... Total loses of New York companies admitted. \$5,78,503
THE INDUSANCE CONTAINS OF OTHER STATES AND CONTRIES DOING BUSINESS IN NEW YORK CITY—APPROXIMATE RE-7,500

The Eine, Hariford, Conn—Capital, \$4,250,000; as sets, \$5,000,000.

Alemannia Cleveland—Capital and assets, \$401,957; risks in Hoston, \$194,834.

Alps, Eric, Pa.—Capital, \$250,000; assets, \$346,637; risks in Hoston, \$50,000.

Amazon, Cincinnali—Capital and assets, \$346,637; risks in Hoston, \$50,000.

Amazon, Cincinnali—Capital and assets, \$341,743.

Atlantic, of Frovidence—Capital and assets, \$340,000; risks and losses in Boston unknown, but they are too small to oreate any uncasances.

American and Fennsylvania, of Philadelphila—Capital and assets, \$1,200,000; risks in Boston, \$500,000.

American Central, of St. Louis—Capital and assets, \$285,000.

American Central, of St. Louis—Capital and assets, \$285,000.

Bay State, Worcester—Capital and assets, \$350,000.

(A meering of shareholders has been called to take measures to fill up the company).

Bangor (National), Maine—Capital, \$300,000; risks small, as the company has only lately been incorporated; loss not at agency.

Browers' Insurance Company of America—Capital and assets, \$370,000.

Commercial Union, London, England—Capital, \$4,500,000; risk, in Boston, \$700,475. Commerce, Albany—Capital, \$300,000; assets, \$414,921. Union, London, England—Capital, Commercial Union, London, England—Capital, \$4,800,500; risk in Boston, \$706,473. Connecticut, Hartiord—Cash capital, \$500,000; assets, \$550,000; risks in Boston, \$40,000. Citizons\* Newark, N. J.—Capital and assets, \$550,000; risks in Boston, \$40,000. Exchange, Boston—Capital, \$275,000. (Suspended) Fairfield County, South Norwask, Conn.—Capital, \$9,9,000; assets, \$255,735; risks in Boston, \$59,000. Firement's Fund of San Francisco—Uapital, \$300,000; assets, \$799,626; risk, \$75,000. Transit of Frindelpolial—Capital, \$3,255,748; risk in Boston, \$98,000. 53,000 Suspended) on Politadelphia—Capital, \$2,025,000; no risks and consequently no losses.

Farmers' Mutual, York, Pa.—Capital, \$200,000; assets, \$385,000
German, Eric, Pa.—Capital, \$250,000
Gardian, London, Eng.—Dapital, \$14,000,000; no risks; no losses.

Hartford, Intriford, Conn.—Capital, \$1,000,000; assets, \$2,000,000; risk in the burned district, \$600,000. sets, \$2,90,000; risk in the burned district, \$600,000.

Home, Columbus—Capital, \$900,000; assets, \$1 084,000; risk in Boston, \$790,066.
Insurance Company of State of Pennsylvania—Capital, \$556,737; assets, \$937,000. Risk in Boston nof assectained.

Insurance Company of North America—Philadel-phila—Capital and assets, \$3,500,000; risks unknown in New York.

Imperial, London, England—Capital, \$5,702,652; assets, \$2,297,815; risks in Boston, \$5,087,150...6

London Assurance, Ložaine, England—Capital and assets, \$14,000,000; risk in Boston, \$150,000.

Lancashire, Manchester, England—Capital and assets, \$10,000,000; risk in Boston, \$150,000.

Lancashire, Manchester, England—Capital and assets, \$10,000,000; risk in Boston, \$150,000.

Liverpoot and London and Globe, Liverpoot, England—Capital and assets, \$21,274,633; amount at risk in burnt district, \$1,689,500. Home office telegraphs, "Draw for loss at Boston as required." If no salvage.

Lycoming, Muncy, Pa.—Capital and assets, \$6,066,250; risk in Boston, \$10,000.

Merchants' Insurance, Boston—Capital, \$944,165; reported suspended.

Merchants' Insurance, Boston—Capital, \$10,00; reported suspended.

Merchants' Mutual, Pryvidence, R. I.—Capital, \$20,000; assets, \$2,000,000; assets,

\$1,374,466.

Merchants' Mutual, Newark, N. J.—Capital, \$4:0,000; no toss.

National, Boston—Capital and assets, \$9:5,:91; will \*\*Section 1.\*\* Section 2.\*\* Section 3.\*\* Sec

FIRE-MARINE	COMPANIES.	-
and the second s		Losses
Company.	Location.	in Boston.
America	Boston	\$1,000,000
Bay State	Worcester	200,000
Beverly	Beverly	
Boston		1,500,000
Boylston	Boston	800,000
City	Boston	1,200,000
Eliot	Boston	
Equitable	Provincetown	Susp.
Exchange	Boston	250,000
Faneuil Hall	Boston	Susp.
Firemen's	Boston	50,000
First National	Worcester	2,500,000
Franklin	Boston	
Gloucester	Gloucester	Susp.
Howard	Boston	·Su sp.
Lawrence	Boston	1,800,000
Manufacturers'	Boston	
Mercantile Marine	Boston	SERVICE SERVICE
Merchants'	Boston	2,000,000
Mutual Benefit	Boston	-
National	Boston	Eusp.
New England Mutual	Boston	1,000,000
New England Mutual	Boston	
North American	Boston	****
Peoples'	Worcester	500,000
Prescott	Boston	Susp.
Salem Marine Shoe and Leather Dealers'	Barem	
Springfield	Springfield	Susp.
Suffolk	Poston Poston	250,000
Traders and Mechanics'	Boston	1,000,000
Tremont	Boston	Decade (1985)
Washington	Boston	1 000 000
		1,000,000
Total	and the same of th	15,050,000
AUI-MI		
MASSACHUSETTS MUTUAL I		D FIRE-
Dorchester Mutual Ins. Co	Port Norfolk	\$140,000
Machanical Matual Ing Co.	Haston	2 90 A 1900
Massachusetts Mutual Ins. Co.	Boston	1,200,000
Merchants and Farmers' Mu-		-1-201200
tual Ins. Co	Worcester	390,000
Mas achusetts Mutual Ins. Co. Merchauts and Farmers' Mu- tual Ins. Co. Quincy Mutual Ins. Co. Union Mutual Ins. Co.	Quincy	400,000
Union Mutual Ins. Co	Boston	1.200,000
Total		\$4,510,000
	FROM OFFICIAL	STEEL STREET,
		REPORT
MADE BY STATE INSUR	ANUE COMMISSION	VICE.

Total. \$3,627,000 No other Connecticut companies have losses in Boston.

Total losses reported..... WHAT CONSAITUTES INSURANCE.

TO THE EDITOR OF THE HERALD:-The history of the three great fires that have oc-curred in the United States during the past few years-viz., Portland, Chicago and Boston-reveals this fact for the serious consideration of all who seek true indemnity against loss by fire, which is, that small companies, of \$200,000 and \$300,000 capital, do not offer sufficient guarantee against loss that any prudent business man or others connected with through commercial relations should accept. Many, whose property was destroyed by these great fires, are to-day hopelessly bankrupt through the inability of companies in which they placed their insurance to meet their losses. The reason of this and the remedy, to my mind, seem clear. We will take, for instance, Chicago. How many

of this and the remedy, to my mind, seem clear, We will take, for instance, Chicago. How many companies of small capital found themselves involved after that disaster ten times the amount of their capital stock?

But, it may be said, that such extensive confagrations are rare, and, ordinarily, the danger of this inability to meet losses does not occur. True, but they do occur, and scarcely one year has passed since Boston followed in the wake of Chicago. Agents naturally seek all the business they can find, as on the amount they obtain depends the ratio of their income. They may be governed by the ordinary rules of underwriting, by not carrying too heavy lines on one block, but, as evidenced in the fires alluded to, streets do not limit the extent of fires, and no certainty exists that policies in such companies are worth the paper they are written on. Companies to give the public true insurance against loss, to be fully prepared to meet any exigency, should have large capital, and I believe the best interests of stockholders and of the public would be served if companies of small capital would consolidate. The expenses of conducting a company of \$5,000,000 capital are no more than for one of \$200,000. While this course would dispense with the services of a great many salaried officials, it would be money in the pockets of stockholders and give the public greater security and place underwriting on a firmer basis.

In case an extensive confagration should compand the company of the public discussions and the confagration should company of the public discussions and the confagration should compand the confagration should be money in the pockets of stockholders and give the public greater security and place underwriting on a firmer basis.

basis.

In case an extensive conflagration should come npon this city, sweeping block after block before it, whose policies would afford the greatest feeling of security—those of small companies or those whose assets are counted by millions? This is a subject which, I believe, should be seriously considered and discussed.

INSURER.

THE RELIEF COMMITTEE OF THE CHAMBER OF COMMERCE.

The committee appointed by the Chamber of relief of the sufferers by the Boston fire met yes-terday at noon in the rooms of the Chamber.

There were only air members present—Mesars. Dodge. Morgan, Opdyke, Winston, Wendell and Fliess—the other members being engaged mostly at other meetings, such as those of direc tors o insurance companies, or of the various busi-ness exchanges having a similar object of relief in view. The following despatch had been sent to Boston by Mr. William E. Dodge, chairman:—

Naw Youx, Nov. 11, 1872. To the Mayon of Boaron:

All New York in sympathy with Boston. What can we do for you?

Chairman Relief Committee Chamber Commerce.

To this the following answer was returned:—

Welliam E. Dobor, Charman Reliew Committee Committee Thanks for your sympathy and kind offer of assistance The fire is now under control. But few of thing house are burned. A moeting of the Relief Committee will be held this morning, and as soon as the extent of our calamity is ascertained will communicate to you an inform you of our needs.

William Gaston.

Another despatch had also been realward committee.

Another despatch had also been received from C.
Another despatch had also been received from C.
H. Merritt, President of the Board of Trade of San
Antonio, Texas, asking to be informed of the extent of the fire and tendering aid.
The committee confined its discussion to merely
desultory conversation upon the subject of Boston's needs, and finally concluded, in view of the
despatch from Mayor Gaston, that they would wait
for furtner information before they took action, as
at present it is not known whether pecuniary aid,
bread, clothing or commercial privileges is likely to
be most needed. The committee adjourned subject to the call of the Chair.

CONTRIBUTIONS FOR THE SUFFERERS RE-CEIVED AT THE HERALD OPPICE.

The following subscriptions for the sufferers have been received at this office:

William Parkhouse, 41 Centre street. ...\$3 00

"C. R. P.," for poor working girls. . . . . 3 00

CUSTOM HOUSE AFFAIRS.

The Effect of the Boston Fire on the Wool Market—Six Million Pounds of This Staple in Bond—Immense Advance

in the Price of Leather.

The great conflagration at Boston has had its effect on the Custom House by making the business of "withdrawal from bond" somewhat livelier. The wool market especially was made very active, owing to the complete annihilation of that staple article by the fire. From carciully prepared statistics on file in the Auditoris division of the Custom House, it appears that the stock of raw unmanu-

factured wool in bond and available for immediate use is about six million pounds, including grades of all kinds. The enhanced value of this merchandise since the past forty-eight hours is no less than from ten to twenty per cent.

The same may be said of leather. Not only have imported skins advanced largely in price, but domestic stock has gone up in proportion. Importers of French caliskins and English leather are shipping largely to Boston and to those places neretore supplied by that city.

The very great bulk of goods in our bonded warehouses will have to be withdrawn now, in order to supply the burned district with new stock to continue business.

Otherwise everything is very quiet at the Cust

Otherwise everything is very quiet at the Custom House.

THE RECENT FIRE IN TWENTY-SEVENTH STREET.

The name of the man who was burned to death during the fire at 257 West Twenty-seventh street, a few nights ago, was Adrian Dyer. He worked at repairing furniture, and, being in his room at the time the fire broke out, was unable to escape and consequently burned to death. Deceased, who was about sixty years of age and a native of North Carolina, had never been married. He left several bank books showing small deposits in the savings institutions.

The origin of the fire, concerning which there appears to be some suspiction, will be thoroughly investigated by the Fire Marshal. Coroner Schirmer has the case in charge. The remains of Mr. Dyer were yesterday removed to the house of a friend, 161 West Twenty-seventh street.

EXPENSIVE BAGGAGE BURNED UP.

Early yesterday morning a baggage car of the while passing through Newark, from Philadelphia en route for New York, was discovered to be or fire. It was promptly detached and run on a side track and the firemen called out. These soon extinguished the flames, but the baggage was pretty well burned up. It consisted of costly freight, such as ladies' dresses, brandies, choice oigars, &c., and is computed to have been worth from \$8,000 to \$10,000. A spark from the locomotive insinuated itself through a crevice and touched a bale of cotton; hence the fire.

GRAND TEMPERANCE DEMONSTRATION. The Sons of Temperance in Council-Addresses by Dr. Hall and Mr. Hepworth-

Music and Recitation. A grand temperance demonstration under the auspices of various divisions of the Order of Sons of Temperance, was given at Association Hall, cor-ner of Fourth avenue and Twenty-third street, last evening. At the hour announced for the opening, eight o'clock, the large hall was comfortably filled. representatives from the various divisions being scattered through the audience, and by their re. galia adding liveliness to the scene

music, both vocal and instrumental, and addresses by gentlemen prominent for their advocacy of the temperance reform.

Mr. Charles E. Gilderey was called to the chair. and after a few remarks expressive of his pleasure at being called upon to preside over so large and at being called upon to preside over so large and respectable a meeting of the supporters of temperance, announced an overture on the organ, "Crown Diamonds," by Professor Antonio L. Mora. This was followed by prayer and a song, entitled "My Lovely Child, Good Night," sung by Miss Maria D. Moore, in an admirable manner. An address was then delivered by Rev. John Hall, D. D. He opened by stating that he had been engaged as a substitute for Dr. Taylor, who had been called elsewhere, and this substitution had suggested to him the train of thought he proposed to follow out this evening. He related the anecdote of the Scotch lord whose housekeeper feared she would not have beds enough for all the company he had invited, and who advised her to provide plenty of whiskey and the guests would provide beds for themselves. As the hard floor of a Highland castie was a poor substitute for a comfortable bed, so was alcoholic stimulant but a poor substitute for the many good things of life. He protested against its being made the base of hospitality and of good fellowship. He called the attention of the audience to the poor wit, the coarse mirth and the shabby, blear-eyed drollery so much appreciated by men in their cups, showing the debasing tendency of drink in our social relations. He portrayed the ill effects of using alcohol as a stimulant when weary and depressed, refuted the argument used by liquor seliers and others, based on the amount of money paid by them to the government, by showing the other side and how much expenditure of money, aside from health and life, followed on the traffic. He also gave some startling statistics in reference to the cost of intoxicating beverages in the United Ringdom and in the United States.

A medley of his own composition by Professor Mora, which followed, was loudly encored. A recitation and song by William E. Macdonough, entitled the "Dream of the Reveller," was excellently done, and called forth enthusiastic applause.

The Order of the Sons of Temperance was organized in this city respectable a meeting of the supporters of temper-

PHILADELPHIA'S TAMMANY EXPOSED. How the Affairs of the Quaker City Are

Alleged to Have Been Conducted.
PHILADELPHIA, Nov. 12, 1872.
The investigation into the charges of corruption and bribery in the City Councils commenced to-day, and so far the testimony shows an amount of ve nality rivalling that exposed in New York last nality rivalling that exposed in New York last year. The testimony of a reliable witness, fully corroborated, shows that there was a wood paving ring designed to defraud the city; that a large sum of money was raised for the purpose of bribing members of the Councils to vote for the wood pavement on Broad street, that the affair was concocted and carried on in the office one member of the Councils, and that when a member threatened to go back on the whole concern threats were made to kill him. The testimony, so far as taken, implicates many outsiders. It is believed that those who are exposing the affair do so at the risk of their lives, some of those implicated in it being also implicated in the Brooks, Mara and Dougherty affair.

ADVERTISING BOOUS DEGREES IN GERMANY.

PHILADELPHIA, Nov. 12, 1872. C. H. T. Collis, City Solicitor, has received a let-ter from the American Consul at Hamburg stating that advertisements have been published in Ger man newspapers offering to procure degrees from the University of Philadelphia for \$120 in gold. He has notified the Consul that the charter of the so-called University has been repealed by an act of the Assembly, and that all such advertisements should be disregarded. AN ELECTION CONSPIRACY FRUSTRATED

The Purity of the Ballot Box Vindseated in New Jorsey-Sheriff Roin hardt Not To Be Counted Out-The Supreme Court Interferes\_A Clearly Defined Rule Laid Down.

The subject which engrossed public attention in Jersey City during the past few days next to that of the Boston fire was the conspiracy in the Board of Canvassers to count out Sheriff Reinhardt and count in William Van Keuren, the Hackensack Dock candidate. The Board had partly accomplished the object of the conspiracy by throwing out the returns of a district which gave Reinhardt 206 majority, and they were about to complete their work when an injunction from the Supreme Court was served upon them by Mr. Lippincott, counsel for the Sheriff. The service of the paper created a great uproar, and several members of the Board called out to the clerk to continue his work despite the order of the Court. Another member insulted Judge Newkirk, one of the associate justices of the Oyer and Ter-miner, who was standing in Court at the time, and a third vociferated, "What do we care about the Supreme Court?" The scene which followed this open defiance of the Supreme Court was the most

where the Board was in session.

Yesterday morning Mr. Leon Abbott applied before the Supreme Court, in Treaton, for a writ of mandamus on behalf of John Reinhardt, Sheriff of

fore the Supreme Court, in Treaton, for a writ el mandamus on behalf of John Reinhardt, Sheriff of Hudson county, to compet the Board of Canvassers of that county to receive the returns of the Sixth precinct, Second Assembly district; First precinct, Fifth Assembly district, and Fourth ward, city of Hoboken, in all of which places Reinhardt had majorities for the office of Sheriff of Hudson county, and for which he was candidate. The Board of County Cauvassers refused to receive the returns of the ward aforesaid on the grounds that there was gross informality in the manner in which the election was conducted, and that the returns from the other precincts were not presented in a proper form.

Mr. Abbott, in the course of his argument, said that such a case as this was never presented before in this Court, and never will again if the Court interpose its strong arm and stop such stupendous and outrageous attempts at fraud. He said the Board of County Canvassers assumed to decide the election out of matters entirely outside their legal line of duties, by casting out votes legally cast. They did not reject the votes of any district where van Keuren had a majority, although informalities of a more serious character were discovered in these districts than in those which they had decided to reject. This he contended was evidence of a deep design. One of the Board of County Canvassers (Frank B. Wood), it was shown by amidavit, solicited a bribe and wanted the Sheriff to come down, so that Reinhard would not be counted out. And it was also alleged that a secret consultation was held in one of the back rooms adjoining the County Clerk's office, between Matthew Erwin, Frank B. Wood and the County Clerk, for the purpose of concocting schemes to defraud Reinhardt out of the office of Sheriff. After a very able argument Mr. Abbott concluded by asking the Court to grant a peremptory mandamus and show these Hudson county canvassers that their arbitrary acts have not the sanction of the law, and that their attempt to interfere w

with the purity of the ballot box is strongly coudemned.

Mr. Linn, of Jersey City, counsel for defendants,
stated that the Court could not grant a perempjory mandamus; that, inasmuch as the defendants
had not been proved to have refused to perform a
specific act, that they were not guilty of negligence in the discharge of their duties; that
they assembled together as a legally authorized
body, and had not concluded their labors prior to
the application for mandamus in this case. He
said that there was no evidence of such fraud as
the counsel for the relator alleged was attempted
by some of the members of said Board of Callvasers. Under these circumstances he asked that
the application for mandamis be dismissed.

After a short consultation by the Court Chief
Justice Beaseley decided that it was the unanimons opinion of the Court that a mandamus
should be granted compelling the Board of Callvassers to receive the votes in the disputed districts and abandon the erroneous principle of
going outside the returns, which they have no
right to do.

THE NATIONAL CENTENNIAL The Central Committee Calling Upon the Country for Subscriptions.

PHILADELPHIA, Nov. 12, 1872. The Centennial Commission has issued an address to the people of the United States, signed by President Joseph R. Hawley, for subscriptions to the fund of \$10,000,000 required to make the Centennial such a success as the patriotism and pride of every American demands. The Commission looks to the unfalling patriotism of the people of every unfailing patriotism of the people of every section to see that each contributes its share of the expenses and receives its share of the beneilts of an enterprise in which all are so deeply interested. It would further earnestly urge the formation in each State and Territory of centennial organizations, which shall in time see that county associations are formed, so that when the nations are gathered together in 1876 each Commonwealth can view with pride the contributions she has made to the national glory. Confidently relying on the zeal and patriotism ever displayed by our people in every national undertaking, we piedge and prophesy that the centennial celebration will worthly show how greatness, wealth and intelligence can be lostered by such institutions as those which have

THE LAW OF REVOLUTION.

Mr. John Stuart Mill and the International.

The Nottingham branch of the Workingmen's International Association has recently published a pamphlet entitled "The Law of the Revolution," embodying its political programme. A copy hav-ing been forwarded to Mr. J. S. Mill, he has ac-knowledged the receipt in the following letter to

embodying its political programme. A copy having been forwarded to Mr. J. S. Mill, he has acknowledged the receipt in the following letter to the secretary of the society:—

Avignon, Oct. 14, 1872. Dean Sim.—I have to acknowledge your letter of August 27, and to express through you my thanks to the Nottingham branch of the International Workingham's Association for the copies of their programme and of your able pamphlet, which they have he will be dean the fact of the sasociation as set forth in the programme and of your able pamphlet, which they of the sasociation as set forth in the programme and of the sasociation would propose in orthe generality with which those principles are laid down, it is impossible for me to say to what extend I should concur in the practical measures which the association would propose in order to bring the principles into operation. A remark, however, is suggested to me by some part of the phraseology, both of the programme and of the pamphlet, which I should think it wrong to withhold. What advantage is there in designating the doctrines of the association by such a tile as "The Principles of the Political and Social Rovolution." The Revolution as a name for any set of principles or ophicons is not Singlish. A revolution is a change of government effected by force, whether is be by a popular revolution by means some particular revolution, such as the French Rovolution or the English Revolution of 1688. The meaning intended to be conveyed by "the principles of the Revolution," can only be guessed at from a knowledge of French, in which language it seems to mean the political ideas of any person of democratic opinions who happens to be using it. I cannot think that it is good to adopt this mode of speech from the Prench. It proceeds from an infinity of the French mind, which has been one main cause of the miscarriages of the French nation in its pursuit of liberty and progress, that of being led away by phrases and treaty abstractions as if they were realities which have a will and